

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DARRYL E. MCCRACKEN
CHRISTINA L. MCCRACKEN
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-70016 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 31, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/12/2016 and confirmed on 5/6/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		18,859.64
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		18,859.64

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,279.00	
Trustee Fee	879.71	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,158.71

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DONNA FRANTZ++ Acct: 1432	0.00	0.00	0.00	0.00
	S & T BANK(*) Acct: 8848	0.00	9,828.32	0.00	9,828.32
	S & T BANK(*) Acct: 8848	1,125.81	1,125.81	0.00	1,125.81
	TIMBERLAND FCU* Acct: 0014	3,000.00	3,000.00	746.80	3,746.80
					14,700.93

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	DARRYL E. MCCracken Acct:	0.00	0.00	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,279.00	3,279.00	0.00	0.00

*** N O N E ***

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 5610	1,087.67	0.00	0.00	0.00
	MEMBERS CHOICE-PA FCU*** Acct: 7839	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 2759	10,342.90	0.00	0.00	0.00
	MIDLAND FUNDING LLC Acct: 3105	3,456.59	0.00	0.00	0.00
	MIDLAND FUNDING LLC Acct: 0302	1,458.24	0.00	0.00	0.00
	MIDLAND FUNDING LLC Acct: 7352	1,902.27	0.00	0.00	0.00
	TD RETAIL CARD SERVICES	758.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3882				
	TIMBERLAND FCU*	0.00	0.00	0.00	0.00
	Acct: 0010				
	UMB/UMB FINANCIAL CORP(MC/VSA)	1,152.44	0.00	0.00	0.00
	Acct: 3300				
	WEBBANK-FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 9780				
	WEBBANK-FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 7057				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS 14,700.93

TOTAL CLAIMED
PRIORITY 0.00
SECURED 4,125.81
UNSECURED 20,158.11

Date: 03/31/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
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IN RE:

DARRYL E. MCCracken
CHRISTINA L. MCCracken
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-70016 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Darryl E. McCracken
Christina L. McCracken
Debtors

Case No. 16-70016-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Mar 31, 2021

User: msch
Form ID: pdf900

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Darryl E. McCracken, Christina L. McCracken, 226 Main Street, Troutville, PA 15866-5017
14162403	+ Donna Frantz; Deceased, c/o Christopher Frantz & Sheri Rowles;, 21 East Long Avenue, Apt 411, Du Bois, PA 15801-2138
14162404	+ Membhcfu, 191 Beaver Drive, Dubois, PA 15801-2515
15206769	S&T Bank, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14174042	S&T Bank, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14174041	+ S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
14162406	+ S&T Bank, 800 Philadelphia Street, Indiana, PA 15701-3908
14182095	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14162410	#+ Tdrcs/Furniture First, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
14162411	+ Timberland Fed Cr Un, 821 Beaver Dr, Du Bois, PA 15801-2511
14162412	+ Umb Bank Na, Po Box 419734, Kansas City, MO 64141-6734

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14162402	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 01 2021 05:00:01	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14208089	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 01 2021 05:29:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14162405	+ Email/PDF: cbp@onemainfinancial.com	Apr 01 2021 04:38:32	OneMain Financial, 280 Commons Drive, Du Bois, PA 15801-3808
14230186	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 01 2021 04:59:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14162407	+ Email/PDF: gecsed@recoverycorp.com	Apr 01 2021 04:48:47	Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
14162408	+ Email/PDF: gecsed@recoverycorp.com	Apr 01 2021 04:48:47	Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024
14162409	+ Email/PDF: gecsed@recoverycorp.com	Apr 01 2021 04:38:35	Syncb/Walmart Dc, Po Box 965024, Orlando, FL 32896-5024
14162413	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 01 2021 05:30:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-7

User: msch

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Date Rcvd: Mar 31, 2021

Form ID: pdf900

Total Noticed: 19

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
cr	*+	S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
14232714	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor M&T Bank andygornall@latouflawfirm.com
Beth L. Slaby	on behalf of Creditor S&T Bank bslaby@grenenbirsic.com mcpupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor S&T Bank raphaeld@fnb-corp.com
Kenneth P. Seitz	on behalf of Joint Debtor Christina L. McCracken thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Plaintiff Darryl E. McCracken thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Darryl E. McCracken thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Plaintiff Christina L. McCracken thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 10